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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/509,373✓ Confirmation No. :
First Named Inventor : Roy ADAR
Filed : September 28, 2004
TC/A.U. :
Examiner :

Docket No. : 101374.55471US
Customer No. : 23911

Title : Apparatus, System and Method for Dispute Resolution,
Regulation Compliance and Quality Management in
Financial Institutions

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §§ 1.97 and 1.98

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure under 37 CFR §1.56, Applicant hereby notifies the U.S. Patent and Trademark Office of the documents which are listed on the attached Form PTO-1449 and/or listed herein and which the Examiner may deem relevant to patentability of the claims of the above-identified application.

Concise Explanation Of Non-English Language Documents

English translations of the Hebrew Articles entitled "The Camera that Never Sleeps" and "The Computer at the Other End of the Line" and are submitted herewith.

The present Information Disclosure Statement is being filed (1) no later than three months from the application's filing date or (2) before the mailing date of the first Office Action on the merits (whichever is later), and therefore no certification under 37 C.F.R. §1.97(e) or fee under 37 C.F.R. §1.17(p) is required.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicant does not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application.

If necessary, the paper should be considered as a petition for consideration of the Information Disclosure Statement under 37 C.F.R. §1.97(d)(2) and that the petition fee set forth in 37 C.F.R. §1.17(i) in accordance with 37 C.F.R. §1.97(d)(3) should be charged to Deposit Account No. 05-1323 (Docket #101374.55471US).

Respectfully submitted,

April 28, 2005



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PTO/SB/08a (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				<i>Complete if Known</i>	
Sheet	2	of	4	Application Number	
				Filing Date	April 9, 2003
				First Named Inventor	Adar Roy et al.
				Art Unit	
				Examiner Name	
				Attorney Docket Number	4257061
U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
1	US-6212178 B1	4-3-2001	BECK		
2	US-5303045 A	4-12-1994	RICHARDS et al.	abstract	
3	US-5404170 A	4-4-1995	KEATING	abstract	
4	US-5519446 A	5-21-1996	LEE	abstract	
5	US-5742349 A	4-21-1998	CHOI et al.	abstract	
6	US-5790096 A	8-4-1998	HILL, Jr.	abstract	
7	US-5796439 A	8-18-1998	HEWETT et al.	abstract	
8	US-6037991 A	3-14-2000	THRO et al.	abstract	
9	US-6094227 A	7-25-2000	GUIMIER	abstract	
10	US-6111610 A	8-29-2000	FAROUDJA	abstract	
11	US-5091780 A	2-25-1992	POMERLEAU		fig. 2, col. 3, line 57 - col. 6, line 21
12	US-5307170 A	4-26-1994	ITSUMI et al.		col. 9, lines 25-40
13	US-5734441 A	3-31-1998	KONDO et al.		fig. 6, col. 8, lines 20- 54
14	US-6028626	2-22-2002	AVIV et al.		
15	US-6295367	9-25-2001	CRABTREE et al.		
16	US-4145715	3-20-1979	CLEVER Eric C.		col. 1, line 1 - col. 2, line 24, col. 3 line 33- 58
17	US-2002/0087385 A1	7-4-2002	VINCENT		
18	US-2002/0059283 A1	5-16-2002	SHAPIRO et al.		
19	US-2002/0010705 A1	1-24-2002	PARK et al.		
20	US-6345305 B1	2-5-2002	BECK et al.		
21	US-6230197 B1	5-8-2001	BECK et al.		
22	US-6170011 B1	1-2-2001	BECK et al.		
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24	US-6138139 A	10-24-2000	BECK et al.		
25	US-6134530 A	10-17-2000	BUNTING et al.		
26	US-6092197	7-18-2000	COUEIGNOUX		
27	US-6070142	5-30-2000	MCDONOUGH et al.		
28	US-6014647	1-11-2000	NIZZAR et al.		
29	US-6330025	12-11-2001	ARAZI et al.		
30	US-6327343 B1	12-4-2001	EPSTEIN et al.		col. 5 lines 9-65, col. 7 lines 14-65, fig. 3A, fig. 3B
31	US-6427137 B2	7-30-2002	PETRUSHIN		abstract, col. 6 lines 45- 67, col. 8 lines 36-54
32	US-2003/0059016 A1	3-27-2003	LIEBERMAN et al.		



	33	US-6704409 B1	3-9-2004	DILIP et al.	
	34	US-5353618	10-4-1994	Crick	
	35	US-6404857	6-11-2002	Blair et al.	
	36	US-4821118 A	4-11-1989	LAFRENIERE	fig. 10, col. 9 line 44-68, col. 11 line 8 - col 12 line 16, col. 13 line 1-22
	37	US-6097429	8-1-2000	SEELY et al.	abstract, col. 8 Line 31-col. 9 line 5, col. 13 line 5 - col. 14 line 17
	38	US-6559769	5-6-2003	ANTHONY et al.	abstract, fig. 6, col. 4 line 48 - col. 5 line 6, col. 17 line 44 - col. 19 line 6
	39	US-2001/0043697 A1	11-22-2001	COX et al.	abstract, page 1, paragraph 15
	40	US-6441734 B1	8-27-2002	GUTTA et al.	abstract
	41	US-2003/0128099 A1	7-10-2003	COCKERHAM	abstract, page 5 par. 51, page 5-6 par. 59, page 7, par 70-71

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Documents	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T 6
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				
42	WO 03 013113 A2		2-13-2003	BLAIR et al.		
43	WO 03 067360 A2		8-14-2003	ELAZAR et al.		
44	WO 98 01838 A		1-15-1998	SULLIVAN Patrick J.	page 1, line 1 - page 3 line 20, page 6 line 4 - page 9, line 14	
45	WO 95 29470 A		11-2-1995	KATZ Barry	abstract, page 1, line 4-8, page 5, line 15 - page 10 line 8, page 13 line 21 - page 16, line 22	
46	WO 03 067884 A1		8-14-2003	Yeredor et al.		
47	GB 9916430.3		7-13-1999	Racal		
Examiner Signature					Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).

⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	4	Of	4	Attorney Docket Number	4257\061
OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS					
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.			T ²
	48	NiceVision - Secure your Vision, a prospect by NICE Systems, Ltd.			
	49	NICE Systems announces New Aviation Security Initiative, reprinted from Security Technology & Design			
	50	(Hebrew) "the Camera That Never Sleeps" from Yediot Aharonot			
	51	FREEDMAN, I. Closing the Contact Center Quality Loop with Customer Experience Management, Customer Interaction Solutions, Vol. 19, no. 9, March 2001			
	52	PR NEWSWIRE, NICE Redefines Customer Interactions with Launch of Customer Experience Management, 13 June 2000			
	53	PR NEWSWIRE, Recognition Systems and Hyperion to Provide Closed Loop CRM Analytic Applications, 17 November 1999			
	54	Financial companies want to turn regulatory burden into competitive advantage, 24-Feb-2003, printed from InformationWeek, http://www.informationweek.com/story/IWK20030223S0002			
	55	SEDOR - Internet pages form http://www.dallmeier-electronic.com			
	56	(Hebrew) print from Haaretz, "The Computer at the Other End of the Line", Feb-17-2002			
Signature				Considered	

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